

## Aetna Voluntary Group Long Term Care Plan vs. Prudential Voluntary Group Long Term Care Plan

<b>Plan Features</b>	<b>Aetna Plan</b>	<b>Prudential Plan</b>
<b>Model</b>	Disability	Reimbursement
<b>Benefit Eligibility</b>	Inability to perform at least 2 of 5 Activities of Daily Living (Dressing, Eating, Mobility, Toileting, Transferring)	Inability to perform at least 2 of 6 Activities of Daily Living (Dressing, Transferring, Bathing, Continence, Toileting, Eating) <b>-OR-</b> Severe Cognitive Impairment (e.g. Alzheimer's disease)
<b>Daily Maximum Benefit (DMB) *</b>	\$75 to \$203 in \$1 increments	Transferred Insureds: \$75 - \$203 in \$1 increments New Enrollments/New Hires: \$100 - \$300 in \$50 increments
<b>Lifetime Maximum</b>	3 or 5 years	3 or 5 years
<b>Benefit Payout:</b>  <b>NH or Hospice Care – Facility</b> <b>Assisted Living Facility</b> <b>Home Health Care/Adult Day Care</b> <b>Hospice Care – Home</b>	<b>Covered Expenses up to:</b>  100% of DMB 50% of DMB 50% of DMB 50% of DMB	<b>Covered Expenses up to:</b>  100% of DMB 100% of DMB (new enrollees) or 50% of DMB (transferees) 75% (new enrollees) or 50% of DMB (transferees) 100% of DMB
<b>Bed Reservation</b>	100% of DMB, 14 days; hospitalization only	100% of DMB, 21 days; hospitalization only
<b>Respite Care</b>	Up to 50% of the DMB	Up to 100% of DMB (amount of DMB is based on level of care); limited to 21 days
<b>Informal Care</b>	Up to 50% of DMB	Up to 37.5% (new enrollees) or 25% of the DMB (transferees); no limit on days
<b>Informal Caregiver Training</b>	Up to 50% of DMB	5X DMB
<b>Private Care Management</b>	Up to 50% of DMB	12X DMB per year (payable in addition to Home Care Benefit)

\*Employee Option

*Please Note: The information contained in this comparison chart is intended to provide only a brief, overview summary of each insurance company's coverage. This information should not be exclusively relied upon in making a plan selection and/or purchase decision. Other terms, conditions and exclusions do apply. For more information, please refer to mailed communications you have already received (current Aetna insureds only) or that you will receive in July (all others).*

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<b>Independence Support Benefit</b>	Up to 50% of DMB	50X DMB
<b>Alternate Plan of Care Benefit</b>	Up to 50% of DMB	Up to 100% of the DMB
<b>Waiting/Deductible Period</b>	60 calendar days	60 cumulative days
<b>Benefits Paid During Waiting/Deductible Period</b>	No benefits paid during this time	Independence Support, Caregiver Training, Private Care Management, Hospice
<b>Restoration of Benefits</b>	None	After 6 months of total recovery
<b>Future Purchase Inflation Protection</b>	Offered every 2 years compounded at 5% annually	Offered every 3 years compounded at 5% annually
<b>Automatic Compound Inflation Protection (Optional) *</b>	Not Available	Automatic annual increases on a 5% compound basis (rated at attained age)
<b>Coordination of Benefits</b>	None	Coordination with other Group LTC coverage, government programs, other group medical
<b>International Benefit</b>	Not Available	100% of the US Benefit for up to 365 days with Cash Alternative available thereafter
<b>Non-Forfeiture*</b>	<p>Included for all eligible</p> <p>Extended Term – This option allows for a specific period of extended coverage with no reduction in the applicable Daily Benefit Amount</p> <p><b>-OR-</b></p> <p>Reduced Paid-Up – This option will provide for permanent Long Term Care coverage based on a reduced Daily Benefit Amount and reduced Lifetime Maximum Benefit</p>	<p>Included for all eligible transferees</p> <p>Optional for new enrollees</p> <p>Benefit Bank – after 3 years of paying premium, Lifetime Maximum equals the greater of total premiums paid or 30X DMB, less benefits paid</p>
<b>Direct Bill Modal Premium Discounts</b>	Not Available	5.6% for Annual Mode 2.8% for Semi-Annual Mode
<b>Rate Guarantee</b>	No longer applicable	7 years

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